

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
KAPPEL, CANDACE A	§	Case No. 09-08410
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Robert B. Katz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Court  
Dirksen Federal Building  
219 S. Dearborn St.  
Room 713  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 12/07/2011 in Courtroom 619,

United States Courthouse  
219 S. Dearborn  
Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: \_\_\_\_\_ By: \_\_\_\_\_

*Robert B. Katz*  
53 West Jackson Boulevard  
Suite 1320  
Chicago, IL 60604

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
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KAPPEL, CANDACE A § Case No. 09-08410  
§  
Debtor(s) §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 75,000.50  
and approved disbursements of \$ 49,909.00  
leaving a balance on hand of<sup>1</sup> \$ 25,091.50

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000005	CIGNA HealthCare	\$ 11,794.72	\$ 11,794.72	\$ 11,794.72	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 25,091.50

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Robert B. Katz	\$ 5,712.68	\$ 0.00	\$ 5,712.68
Attorney for Trustee Fees: David R. Brown	\$ 3,102.50	\$ 0.00	\$ 3,102.50
Attorney for Trustee Expenses: David R. Brown	\$ 14.52	\$ 0.00	\$ 14.52
Other: Corboy & Demetrio	\$ 18,750.00	\$ 18,750.00	\$ 0.00
Other: Corboy & Demetrio	\$ 2,514.28	\$ 2,514.28	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 8,829.70

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Remaining Balance \$ 16,261.80

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 5,785.11 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Recovery Management Systems Corporation	\$ 1,756.52	\$ 0.00	\$ 1,756.52
000002	Recovery Management Systems Corporation	\$ 667.64	\$ 0.00	\$ 667.64
000003	Recovery Management Systems Corporation	\$ 3,086.46	\$ 0.00	\$ 3,086.46
000004	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 274.49	\$ 0.00	\$ 274.49

Total to be paid to timely general unsecured creditors \$ 5,785.11

Remaining Balance \$ 10,476.69

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.7 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 102.96 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 10,373.73 .

Prepared By: /s/Robert B. Katz

*Robert B. Katz  
53 West Jackson Boulevard  
Suite 1320  
Chicago, IL 60604*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Service Page 5 of 6**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Candace A Kappel  
 Debtor

Case No. 09-08410-JPC  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: corrinal  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Oct 27, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2011.

db +Candace A Kappel, 315 W. 29th St., Chicago, IL 60616-2616  
 aty +Robert B Katz, Springer Brown Covey Gaertner & Davis, 400 S County Farm Road Suite 330, Wheaton, IL 60187-4547  
 aty +Springer, Brown, Covey, Gaertner, & Davis LLC, 400 S Country Farm Road Ste 330, Wheaton, IL 60187-4547  
 13637433 +American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701  
 13637435 +Bank One/Chase, Po Box 24603, Columbus, OH 43224-0603  
 14736418 +CIGNA HealthCare, c/o ACS Recovery Services, 1301 Basswood Road, Schaumburg, IL 60173-4536  
 13637436 +Chase - Cc, Attention: Bankruptcy Department, Po Box 15298, Wilmington, DE 19850-5298  
 13637438 +Dependon Collection Se, Attn: Bankruptcy, Po Box 4833, Oak Brook, IL 60522-4833  
 13637439 +Dsnb Macys, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 13637440 +Education Fin Service/Nelnet Loan Servic, Attention: Claims, Po Box 17460, Denver, CO 80217-0460  
 13637441 +G M A C, 2740 Arthur St, Roseville, MN 55113-1303  
 13637442 +HSBC, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
 13637443 +HSBC Nv/GM Card, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
 13637446 +Premiere Credit Of N A, 2002 No Wellesley Blvd 1, Indianapolis, IN 46219-2417  
 13637447 +Rnb-fields3, Attn: Bankruptcy, 6356 Corley Rd, Norcross, GA 30071-1704  
 13637448 +Sears Credit Cards, PO BOX 183082, Columbus, OH 43218-3082  
 13637449 +Sears/cbsd, 133200 Smith Rd, Cleveland, OH 44130  
 13637450 +Victoria's Secret, Po Box 182273, Columbus, OH 43218-2273  
 13637452 +WFNNB / New York & Company, Po Box 182273, Columbus, OH 43218-2273  
 13637451 +West Suburban Bank, 711 S Westmore Ave, Lombard, IL 60148-3770

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14162230 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 28 2011 03:52:42  
 AMERICAN INFOSOURCE LP AS AGENT FOR, ASSET ACCEPTANCE ASSIGNEE/, VICTORIA'S SECRET / WFNNB,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13637434 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 28 2011 02:10:29 Asset Acceptance,  
 Po Box 2036, Warren, MI 48090-2036  
 13637437 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Oct 28 2011 02:11:08 Collection,  
 Attn: Bankruptcy, Po Box 9134, Needham, MA 02494-9134  
 13637440 +E-mail/Text: electronicbkydocs@nelnet.net Oct 28 2011 02:13:37  
 Education Fin Service/Nelnet Loan Servic, Attention: Claims, Po Box 17460,  
 Denver, CO 80217-0460  
 13637444 +E-mail/Text: Bankruptcy@icsystem.com Oct 28 2011 02:13:32 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 13637445 +E-mail/Text: CLIENTSERVICES@NORTHWESTCOLLECTORS.COM Oct 28 2011 02:12:26 Northwest Collectors,  
 3601 Algonquin Rd Ste 23, Rolling Meadows, IL 60008-3126  
 13965847 +E-mail/PDF: rmscedi@recoverycorp.com Oct 28 2011 03:57:08  
 Recovery Management Systems Corporation, For Capital Recovery III LLC, As Assignee of HSBC,  
 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13965840 +E-mail/PDF: rmscedi@recoverycorp.com Oct 28 2011 03:57:08  
 Recovery Management Systems Corporation, For Capital Recovery III LLC,  
 As Assignee of Sears - SEARS GOLD MASTER, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13964548 +E-mail/PDF: rmscedi@recoverycorp.com Oct 28 2011 03:57:08  
 Recovery Management Systems Corporation, For Capital Recovery III LLC,  
 As Assignee of Sears - SEARS PREMIER CAR, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1

User: corrinal  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Oct 27, 2011

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.